

Information to identify the case:

Debtor 1	<u>Linda Joan Trohoske</u>	Social Security number or ITIN	xxx-xx-9449
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11140-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda Joan Trohoske

4/11/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Linda Joan Trohoske
Debtor

Case No. 17-11140-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Linda Joan Trohoske, 2530 North Tracy Drive, Erie, PA 16505-4412
cr	+ MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, OH 45177-1995
14732119	+ ARS National Services Inc., Dept. 110840, P.O. Box 1259, Oaks, PA 19456-1259
14732121	+ Cole Taylor Bank, 2350 Green Road, Suite 100, Ann Arbor, MI 48105-1588
14716590	+ MB Financial Bank, N.A., c/of Law Office of Gregory Javardian LLC, 1310 Industrial Blvd., 1st Floor, Suite 101, Southampton, PA 18966-4030
14726032	+ MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, Ohio 45177-1995
14732129	+ Millcreek Township Tax Collector, 3608 West 26th Street, Erie, PA 16506-2059
14732130	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Apr 11 2023 23:48:00	Fifth Third Bank, N.A., 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
14732118	Email/Text: legal@arsnational.com	Apr 11 2023 23:48:00	ARS National Services Inc., P.O. Box 469046, Escondido, CA 92046-9046
14728858	+ EDI: CRESCENTBANK.COM	Apr 12 2023 03:37:00	Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813
15207287	+ Email/Text: collectionbankruptcies.bancorp@53.com	Apr 11 2023 23:49:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114
14732124	EDI: JEFFERSONCAP.COM	Apr 12 2023 03:37:00	Jefferson Capital System, 16 McLeland Road, St. Cloud, MN 56303
14742414	EDI: JEFFERSONCAP.COM	Apr 12 2023 03:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

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14732120	EDI: JPMORGANCHASE	Apr 12 2023 03:37:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14753276	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 23:49:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14732128	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 23:49:00	Midland Funding LLC, 2365 Northside Drive #300, San Diego, CA 92108-2710
14732132	+ EDI: AGFINANCE.COM	Apr 12 2023 03:37:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
14732131	+ EDI: AGFINANCE.COM	Apr 12 2023 03:37:00	One Main Financial, 6801 Colwell Blvd., Irving, TX 75039-3198
14717633	+ EDI: RECOVERYCORP.COM	Apr 12 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732133	+ EDI: RMSC.COM	Apr 12 2023 03:37:00	Synchrony Bank, ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MB Financial Bank, National Association
cr		MB Financial Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732122	*+	Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813
14732126	*+	MB Financial Bank, N.A., c/of Law Office of Gregory Javardian LLC, 1310 Industrial Blvd., 1st Floor, Suite 101, Southampton, PA 18966-4030
14767007	*+	MB Financial Bank, National Association, 2251 Rombach Avenue, Wilmington, Ohio 45177-1995
cr	##+	FIFTH THIRD BANK, 2251 Rombach Ave, Wilmington, OH 45177-1995
15059561	##+	Fifth Third Bank, 2251 Rombach Ave., Wilmington, Ohio 45177-1995
14732123	##	First Progress Card, P.O. Box 84010, Columbus, GA 31908-4010
14732125	##+	MB Financial Bank, 2251 Rombach Avenue, Wilmington, OH 45177-1995
14732127	##+	MB Financial Bank, N.A., P.O. Box 5000, Wilmington, OH 45177-5000
14732134	##+	Tri-State Allergy & Asthma LLC, 2409 State Street, Suite D, Erie, PA 16503-1856

TOTAL: 2 Undeliverable, 4 Duplicate, 6 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
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Alexandra Teresa Garcia	
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District/off: 0315-1

User: auto

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on behalf of Creditor MB Financial Bank National Association ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com

Andrew M. Lubin

on behalf of Creditor Fifth Third Bank N.A. nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com

Brian Nicholas

on behalf of Creditor MB Financial Bank National Association bnicholas@kmlawgroup.com

Marisa Myers Cohen

on behalf of Creditor Fifth Third Bank N.A. ecfmail@mw-c-law.com, mcohen@mw-c-law.com

Michael S. Janin

on behalf of Debtor Linda Joan Trohoske mjanjanin@quinnfirm.com
slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbecko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Fifth Third Bank N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor MB Financial Bank National Association pawb@fedphe.com

TOTAL: 9